What is Claimed is:

1. A system for protecting a wearer, comprising:

a garment to be worn adjacent a body portion of the wearer; and

at least one protective device attached to said garment and having at least a portion thereof interposed between the garment and the wearer.

- 2. The system of Claim 1, wherein the garment is a belt to be worn around the waist of a wearer, and wherein the protective device is a loop of material attached around the belt.
- 3. The system of Claim 2, wherein the loop of material is padded.
- 4. The system of Claim 2, wherein the loop of material comprises a polyester fabric.
- 5. The system of Claim 2, wherein the loop of material comprises a multi-layer construction.
- 6. The system of Claim 2, wherein first and second protective devices are attached to the belt, the first protective device positioned adjacent a first side of an iliac crest of the wearer, and the second protective device positioned adjacent a second side of the iliac crest of the wearer.
- 7. The system of Claim 1, wherein the protective device comprises a three-dimensional knit spacer fabric.
- 8. The system of Claim 1, wherein the protective device comprises a strip of material having a hook portion of a hook-and-loop fastener system at a first end thereof, and a loop portion of the hook-and-loop fastener system at a second end thereof.
- A protective device for mounting to a belt, said protective device comprising a loop defining an opening therethrough for receiving the belt.

- 10. The protective device of Claim 9, wherein the loop is formed from a strip of material having first and second ends thereof releasably fastened to one another.
- 11. The protective device of Claim 10, wherein the strip of material has a hook portion of a hook-and-loop fastener system at a first end thereof and a loop portion of the hook-and-loop fastener system at a second end thereof.
- 12. The protective device of Claim 9, wherein at least a portion of the protective device is padded.
- 13. The protective device of Claim 12, at least partially comprising a polyester fabric.
- 14. The protective device of Claim 13, comprising a multi-layer construction.
- 15. The protective device of Claim 9, at least partially comprising a threedimensional knit spacer fabric.
- 16. A work belt comprising:
 - a belt to be worn around the waist of a wearer, the belt having a buckle end, a free end and a length;
 - a first protective device mounted to the belt on a first side of a first positional point located about 20-25% of the belt's length from one end of the belt; and
 - a second protective device mounted to the belt on a second side of said first positional point, opposite from the first protective device.
- 17. The work belt of Claim 16, wherein the first and second protective devices are each spaced a distance of about 1"-4" from said first positional point on the belt.

18. The work belt of Claim 16, further comprising:

a third protective device mounted to the belt on a first side of a second positional point located about 75-80% of the belt's length from said one end of the belt; and

a fourth protective device mounted to the belt on a second side of said second positional point, opposite from the third protective device.

- 19. A method of protecting a wearer from irritation by a work belt, comprising: installing a first padded loop of material on the work belt; securing the work belt about the wearer's waist; and positioning the first padded loop at a first position on the work belt adjacent the wearer's iliac crest.
- 20. The method of Claim 19, further comprising installing a second padded loop of material on the work belt, and positioning the second padded loop at a second position on the work belt adjacent the wearer's iliac crest and separated a distance from the first padded loop.